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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(s): Brookner et al

SERIAL NO.: 09/718,734

ART UNIT: 2163

FILING DATE: 11/22/00

EXAMINER: Lemma,  
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TITLE: GENERATION AND MANAGEMENT OF CUSTOMER PIN'S

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DOCKET NO.: 770P009595-US (PAR)

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**AMENDMENT**

**I. INTRODUCTION**

This is in response to the Office Action mailed 12 July 2004 in regard to the above-identified patent application. Reconsideration of the rejection of the claims is respectfully solicited in light of the following amendment and remarks.